

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

In re:	)	20-45189-399
Frank Taylor Kremer	)	
Tammy Antoinette Kremer	)	
Debtors	)	Chapter 13
	)	
Diana S. Daugherty,	)	Hearing Date: 04/06/2022
Chapter 13 Trustee/	)	Hearing Time: 10:00 a.m.
Respondent.	)	Hearing Location: 5 North

**NOTICE OF HEARING AND MOTION TO RETAIN FUNDS**

**THIS MOTION SEEKS AN ORDER THAT MAY ADVERSELY AFFECT YOU. IF YOU OPPOSE THE MOTION, YOU SHOULD IMMEDIATELY CONTACT THE MOVING PARTY TO RESOLVE THE DISPUTE. IF YOU AND THE MOVING PARTY CANNOT AGREE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY. YOU MUST FILE AND SERVE YOUR RESPONSE BY THE HEARING DATE. YOUR RESPONSE MUST STATE WHY THE MOTION SHOULD NOT BE GRANTED. IF YOU DO NOT FILE A TIMELY RESPONSE, THE RELIEF MAY BE GRANTED WITHOUT FURTHER NOTICE TO YOU. IF YOU OPPOSE THE MOTION AND HAVE NOT REACHED AN AGREEMENT, YOU MUST ATTEND THE HEARING. THE DATE IS SET OUT ABOVE. UNLESS THE PARTIES AGREE OTHERWISE, THE COURT MAY CONSIDER EVIDENCE AT THE HEARING AND MAY DECIDE THE MOTION AT THE HEARING.**

**REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEYS.**

COME NOW Debtors, by and through Debtors' attorney and state as follows:

1. On March 23, 2022, Debtors' vehicle, 2010 Honda Odyssey Wagon, was totaled in an accident.
2. Debtors filed a claim with the insurance company, State Farms Mutual Automobile Insurance Company having the claim no #25-31W8-98M.
3. Insurance company will be paying in total a sum of \$5,784.50 in insurance proceeds to the Debtors to settle the claim after taking out the deductibles and title transfer fees.
4. Debtors are currently without any vehicle and needs a transportation to get back and

forth to work.

5. Debtors' other vehicle 2014 Volkswagen Jetta SportWagen has been in an accident last year on November 11, 2021 and to date the vehicle is still under repairs. Debtors' Insurance Company will be paying out for the damages incurred as a result of the wreck, but debtors still need to pay \$500 as a participation fee.
6. Therefore, Debtor wishes to retain their share from the insurance proceeds to purchase a used car.

WHEREFORE, Debtor prays for an Order of this court allowing Debtor to retain insurance proceeds in the amount of \$5,784.50.

Respectfully Submitted,  
**A&L LICKER LAW FIRM, LLC**

/s/Tobias Licker

Tobias Licker, E.D. #56778MO

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St. Charles, MO 63303

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Tobias@lickerlawfirm.com

## **CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the **Forgoing Document** was filed electronically with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List on April 1, 2022.

I certify that a true and correct copy of the **Forgoing Document** was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on April 1, 2022.

/s/ Saloni Mehta

Diana S. Daugherty    Via CM/ECF  
Chapter 13 Trustee  
P.O. Box 430908  
St. Louis, MO 63143

Office of the US Trustee    Via CM/ECF  
111 S Tenth St, Ste 6.353  
St. Louis, MO 63102-1127

ACE Cash Express  
300 E. John Carpenter Fwy  
Ste 900  
Irving, TX 75062

Angel Investments, Inc  
1671 S Old Hwy 141  
Suite D  
Fenton, MO 63026

Bank Of America  
Po Box 982238  
El Paso, TX 79998

Bank of America  
707 North Second St  
Suite 306  
Saint Louis, MO 63102

Blue Frog Loans  
PO Box 725,  
Fenton, MO 63026

Capital One Bank Usa N  
Po Box 30281  
Salt Lake City, UT 84130

CardioNet, LLC  
PO Box 508  
Malvern, PA 19355

Cash Central  
84 E 2400 N  
Logan, UT 84341

Cash Link USA, LLC  
3000 Ne Brooktree Ln, Ste 100  
Kansas City, MO 64119

CashNet USA  
PO Box 643990  
Cincinnati, OH 46264-3990

Cavalry Portfolio Service  
500 Summit Lake Dr  
Valhalla, NY 10595

Cavalry SPV LLC  
707 N 2nd St Ste 306  
Saint Louis, MO 63102

Check 'n Go  
1415 N Grand Blvd  
Saint Louis, MO 63106

Check City  
PO Box 970028  
Orem, UT 84097

Check Into Cash  
201 Keith Street  
Suite 80  
Cleveland, TN 37311

Citi Bank  
Po Box 6497  
Sioux Falls, SD 57117-6497

Clear Loan Solutions  
600 F Street  
Suite 3 #721  
Arcata, CA 95521

Community Quick Cash  
1671 S Old Hwy 141 Ste D  
Fenton, MO 63026

Complete Credit Solution  
2921 Brown Trail  
Bedford, TX 76021

Credit One Bank Na  
Po Box 98872  
Las Vegas, NV 89193

Daniel Scott Rabin  
PO Box 480707  
Kansas City, MO 64148

David H Bailey, Jr.  
4610 Mexico Rd  
Saint Peters, MO 63376

David J Page  
Blitt And Gaines PC  
707 N Second Street  
Suite 306  
Saint Louis, MO 63102

David Joseph Page  
707 North 2nd Street  
Suite 306  
Saint Louis, MO 63102

Dfs/cash Central Of Mi  
84 E. 2400 N.  
North Logan, UT 84341

Discover Fin Svcs Llc  
Pob 15316  
Wilmington, DE 19850

Easy Cash ASAP  
9240 Glenwood Street, Suite A  
Overland Park, KS 66212

Evergreen Services  
PO Box 834  
Lac Du Flambeau, WI 54538

Fed Loan Serv  
Pob 60610  
Harrisburg, PA 17106

Fig Loans Texas Llc  
335 Madison Ave Floor 16  
New York, NY 10016

First Bank Mortgage  
#1 First Missouri Center  
Saint Louis, MO 63141

Green Trust Cash  
PO Box 340  
Hays, MT 59527

Huntington Debt Holding LLC  
210 John Glenn Suite 10  
c/o Loan me  
Amherst, NY 14228

IRS  
PO Box 7346  
Philadelphia, PA 19101-7346

John G Heimos  
10805 Sunset Office Drive  
Suite 300  
Saint Louis, MO 63120-7000

Jpmcb Card  
Po Box 15369  
Wilmington, DE 19850

Julie Ann Anderson  
3740 Broadway Blvd  
Kansas City, MO 64111

King of Kash  
8304 Wornall Road  
Kansas City, MO 64114

Kohls/capone  
Po Box 3115  
Milwaukee, WI 53201

Lend You Cash  
275 Northpoint Pkwy, Ste 80  
Buffalo, NY 14228

LendNation  
8208 Melrose Dr

LoanMe Inc.  
PO Box 5645  
Orange, CA 92863

Loop Fund  
PO Box 838  
Keshena, WI 54135

Luke, Johnson & Lewis, LLC  
P.O Box 520246  
Salt Lake City, UT 84152

Metropolitan St Louis Sewer  
District  
10805 Sunset Office Dr  
Suite 300  
Saint Louis, MO 63127

Midland Finance  
c/o EZ Money  
400 Central St  
Kansas City, MO 64111

Missouri Department of Revenue  
PO Box 475  
301 W. High Street  
Jefferson City, MO 65105-0475

MM Finance  
4006 Central Street  
Kansas City, MO 64111

Money Stash MO LLC  
8807 W. Sam Houston Parkway  
North  
Suite 200  
Houston, TX 77040

Moneylion  
110 Hammond Drive Suite 110  
Atlanta, GA 30328

MSD  
c/o John Heimos  
10805 Sunset Office Dr Ste 300  
Saint Louis, MO 63127

MSD  
PO Box 437  
Saint Louis, MO 63166

National Credit adjusters  
PO Box 550  
Hutchinson, KS 67504

National Credit Adjustors  
PO Box 550  
Hutchinson, KS 67504

National Debt Holdings  
401 East Las Olas Blvd  
Suite 1400,  
Fort Lauderdale, FL 33301

NIIWIN, LLC  
d/b/a Lendgreen  
PO Box 221,  
Lac Du Flambeau, WI 54538

Nine Torches  
PO Box 783  
Lac Du Flambeau, WI 54538

North Cash  
PO Box 498  
019948579-00  
Hays, MT 59527

Personify Financial  
P.O. Box 500560  
San Diego, CA 92128

Plaza Services  
110 Hammond Drive  
Ste 100  
Atlanta, GA 30328

Plaza Services  
110 Hammond Drive  
Suite 110  
Atlanta, GA 30328

Plaza Services  
110 Hammond Drive  
Atlanta, GA 30328

Plaza Services, LLC  
110 Hammond Dr  
Suite 110  
Atlanta, GA 30328

Prime Credit Line  
60 F Street Suite 3, #721  
Arcata, CA 95521

Prime Recovery LLC  
2495 Main Street  
Buffalo, NY 14214

QC Holding Inc  
PO Box 26187  
Overland Park, KS 66225

Reviver Financial, LLC  
PO Box 550  
c/a National Credit Adjustors  
Hutchinson, KS 67504

Scott Francis WaterBach  
3000 Ne Brooktree Ln suite 100  
Kansas City, MO 64119

Speedy Cash  
PO Box 780408  
Wichita, KS 67278-0408

St Louis County Collector of  
Revenue  
41 South Central  
Saint Louis, MO 63105

Td Bank Usa/targetcred  
Po Box 673  
Minneapolis, MN 55440

Uas/thrivent Fcu  
3600 Commerce Ct  
Appleton, WI 54911

Wf/dillard  
Po Box 14517  
Des Moines, IA 50306

Rocky Mountain Capital  
Management  
3829 Forest Parkway  
Suite 200  
North Tonawanda, NY 14120

Sky Cash USA  
2637 E Atlantic Blvd #31889  
Pompano Beach, FL 33620

SpotLoan  
PO Box 720  
Belcourt, ND 58316

Sunup Financial  
PO Box 141989  
Irving, TX 75014

The Loan Machine  
3635 N Lindbergh Blvd  
Saint Ann, MO 63074

United Holding Group  
6400 Sheridan Dr  
Ste 138,  
Williamsville, NY 14221

Santander Consumer Usa  
Po Box 961211  
Fort Worth, TX 76161

Sky Trail Cash  
Ningodwaaswi LLC, PO Box 111  
Lac Du Flambeau, WI 54538

SSM Health Medical Group  
PO Box 955978  
Saint Louis, MO 63195

Synchrony Bank/Paypal Credit  
PO Box 965012  
Orlando, FL 32896

Thrivent Federal Credit Union  
3600 Commerce Ct  
Appleton, WI 54911

United States Attorney  
111 South 10th Street  
20th Floor  
Saint Louis, MO 63102

